



*We Take A Personal
Interest - Protecting
What You Value Most®*

For more information or
to locate an agent near
you call 1 (877) 840-4400
or visit www.anpac.com

LOSS CONTROL BULLETIN

Tractor Safety

Tractor accidents are a leading cause of serious injury in agriculture. Not only can employees be injured, but the general public as well.

There is also the risk of loss not only to the tractor, but to buildings and other property as well. However, the risk of injury and property damage can be significantly reduced by following common sense safety procedures. What follows are checklists designed to address some of the most common operator and mechanical issues involved in tractor losses.

The Do's and Don'ts of Tractor Safety

(All tractor operators should be trained on these best practices.)

Before the tractor is started...

- Operators should dress properly and avoid flared pants, shirt tails and other loose clothing that can get caught on moving parts.
- A tractor maintenance inspection should be performed before each use (see the list of maintenance warning signs at the end of this bulletin).
- Make sure the power take off shaft (PTO) is properly shielded.
- Tractors should always be equipped with a roll-over protection structure (ROPS).
- Never alter or modify a ROPS.
- Securely fasten the seat belt.
- Keep hitches low and always on the drawbar and designated hitch points.
- Keep all tractor attachment guards and shields in place.
- Make sure SMV (Slow Moving Vehicle) emblems are properly affixed and clear of debris.
- Do not refuel inside buildings.
- Do not refuel if the tractor is still hot.
- No one is allowed to operate a tractor without proper training.
- Minors should be restricted in what tractor operations they perform – the more complex tasks should always be left to the adults to complete.
- Anyone taking medication that can affect reaction time must be prohibited from operating a tractor.

(over)

The information printed herein was obtained from sources believed to be reliable. American National, its affiliates and employees assume no liability in connection with the information or the safety suggestions provided. These recommendations are general in nature. Unique circumstances may not require implementation of some or all of the safety suggestions. There may be additional available safety procedures that are not referenced in this handout.

Personal and commercial lines insurance is issued by American National Property And Casualty Company (ANPAC®), Springfield, Missouri, its subsidiaries or affiliates, including American National General Insurance Company, Pacific Property And Casualty Company (California), American National Lloyds Insurance Company (Texas), American National County Mutual Insurance Company (serviced by ANPAC-Texas), and ANPAC Louisiana Insurance Company (Louisiana). American National Property And Casualty Company is a subsidiary of American National Insurance Company, Galveston, Texas.

www.anpac.com

1-877-840-4400

AM 656 (1110)



FAMILY OF COMPANIES

LOSS CONTROL BULLETIN

Tractor operation...

- Only start a tractor from the operator's seat – never start a tractor from the ground.
- Never allow children or adults to ride as passengers on a tractor.
- Keep bystanders a safe distance away.
- Do not operate tractors within closed buildings, with the exception of riding arenas requiring surface maintenance.
- Whenever possible avoid holes, depressions, ditches and embankments.
- When uneven ground cannot be avoided, reduce speed to lessen the chance of a side overturn.
- Keep the tractor in gear when going down hill – this allows the tractor engine to act like a brake.
- Keep off public roads whenever possible.
- Never get off a moving tractor or leave it with the engine running.
- When a tractor is stopped, always engage the brakes.

Maintenance Warning Signs

- Low tire pressure
- Loose wheel lug nuts
- Oil or hydraulic fluid on the ground underneath the tractor
- Low fluid levels
- Frayed or worn belts
- Corroded battery terminals
- Loose bolts
- Loose or damaged seat
- Loose or damaged ROPS
- Broken or inoperable lights
- Faded or damaged SMV emblems
- Organic debris (leaves, grass) in the engine compartment



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim ServiceSM** is designed to provide assurance and confidence to our policyholders throughout the claims process.

24-Hour Claims Hotline 1-800-333-2860